



PD-ABN-558

CATHOLIC RELIEF SERVICES

Giving Hope To A World Of Need

Mr Fred Witthans
Acting Mission Director
USAID
Banjul

March, 18th 1994
Ref: 94/160

Dear Fred

Sesame Growers Associations Project Evaluation Report

Please find attached a copy of the above referenced evaluation report for your perusal and retention.

As you may recall from the briefing we held in your office on the report, the major findings and recommendations were used to formulate our FY 95 OP for the SGA project.

We shall be grateful for your comments and observations on the report.

Once again, we thank you for your continued assistance to the CRS/GM program and the SGAS.

Yours sincerely

A handwritten signature in cursive script, reading 'Stephen R. Hilbert'.

Stephen R. Hilbert
Country Representative
CRS/The Gambia

SRH/SC/bmc

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PD-ABN-558

Catholic Relief Services
Banjul, The Gambia

EVALUATION OF THE SESAME GROWERS ASSOCIATIONS (SGAs)

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February 16, 1994

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Note of Thanks

The evaluation team would like to thank CRS/The Gambia for their support, encouragement, and assistance throughout this evaluation exercise. The whole office mobilized in order to meet our logistical needs in carrying out the study; it would be impossible to name individually everyone who helped us at different times during our work but we hope that you will know how much we appreciated your help. In addition, our ability to carry out a study of this magnitude in a relatively short period of time meant that we needed the full participation and energies of each and every team member. As team leader, I would like to thank each member of the evaluation team for their commitment to this project and for their willingness to put in long and strenuous hours without complaint. We were inspired in our efforts by knowing how seriously CRS took this evaluation and by their evident interest in the findings and willingness to use them to improve the project and lives of rural Gambians.

We hope that this report will help CRS to work better with the SGAs and that these improvements will serve as at least partial thanks to the many SGA members and leaders who participated in such a thoughtful and lively fashion in our evaluation meetings.

Summary

This evaluation looks at the Sesame Growers' Associations in The Gambia. The SGAs are rural women's associations that are organized in a pyramidal fashion. At the base, some 56,000 women belong to about 800 village kafo associations. These associations are grouped into "clusters" of from five to 70 kafos. The clusters then group into 16 associations, each run by an Executive Committee (ExCo) selected by the membership.

CRS has been working with these associations for several years, assisting their evolution from management committees for the sesame oil expellers to more broadly based development agents that can respond to the needs of their membership. This evaluation looked generally at how the institutions have matured over the past four years since the time when they became independent associations. Specifically, it looked at how self-reliant the associations are and whether they are becoming more independent in their relations with CRS, how effective their management structures are, and how successful the associations have been in providing real benefits to their members.

Among the key findings of the evaluation are the following:

The associations show clear signs of institutional maturing. They have their own identity and are not merely appendages of CRS/GM. (Section III and VII)

The associations are generally more mature and more institutionally sophisticated at the top of the pyramid (ExCo) than the bottom of the pyramid (kafo). (Sections III and IV)

Kafo level identification with the association is still weak. (Section IV)

The size of the various associations is not always well suited to carrying out their responsibilities and strengthening their institutional identity. The size of some of the SGAs is larger than would be optimal. (Section V)

Sesame production is no longer the "glue" maintaining interest in the association. Sesame is declining in importance in all the associations we visited. (Section VI)

One of the biggest challenges facing the associations is finding projects that can provide significant benefits to members so as to retain their interest and willingness to pay dues. (Section VI)

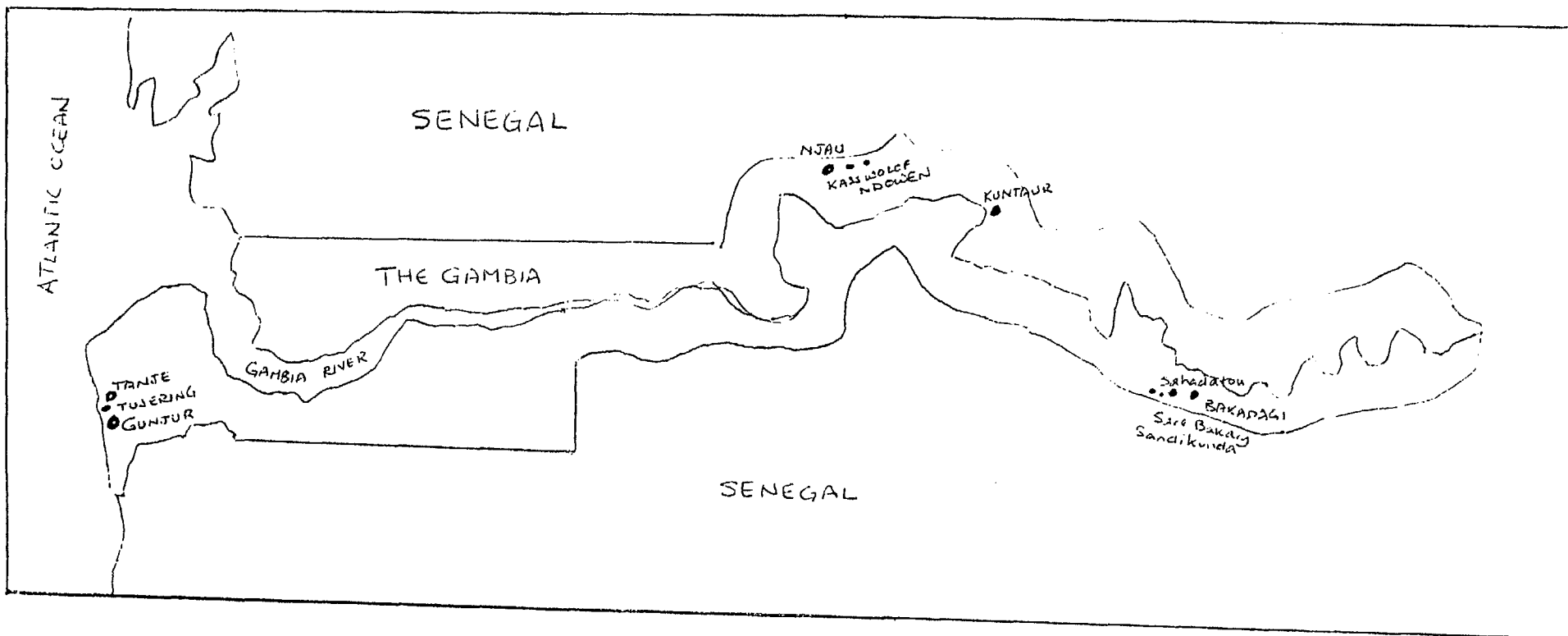
Credit is at the moment in most cases providing more benefits to the association (through interest earnings) than it is to the individuals who receive it. The exception to this is the Gunjur Association where investment opportunities are higher and returns to women taking loans are greater. (Section VI)

The associations are more self-reliant in decision making than they are in resource mobilization. (Section VII)

The associations lack financial planning necessary to assure their core funding and, hence, their institutional survival. (Section VII)

In general, the evaluation found that these are dynamic rural associations that can, potentially, play an important part in the development of The Gambia. CRS is strongly encouraged (Section VIII) to continue working with these fledgling organizations and to continue to search for ways that it can support the associations' development without smothering their independence or growing sense of initiative.

MAP OF THE GAMBIA
SGA SITES VISITED BY TEAM



I. Introduction: The Historical and Project Context

Catholic Relief Services (The Gambia) has had a critical role in the introduction and spread of sesame as a crop in The Gambia. Sesame seed was first introduced to Gambian farmers in 1983. It was adopted at a rate that far exceeded anyone's expectation and, in less than a decade, became an important element of the farming system in many parts of the country. Interest in sesame cultivation is principally driven by the farmers' interest in processing the seed to oil which can be consumed or sold on the local market. Responding to this demand for processing, in the mid 1980s, CRS purchased 16 diesel operated sesame oil expellers that were installed in villages across the country.

In the later 1980s, CRS-The Gambia undertook a serious reevaluation of its development strategy. As a result of this reevaluation, it decided substantially to cut back on its operationality: that is, it would diminish its role in actively managing and operating development projects on a day to day basis. Instead, it would try to empower local organizations to take on this operational role. CRS would support these local organizations, would provide training and institutional strengthening and, where appropriate and necessary, would fund their development activities.

While in some countries where CRS works it was relatively easy to identify local partners capable of taking over the operational role, in The Gambia there were very few local non-governmental organizations capable of carrying out these functions. Rather than abandoning the approach, CRS made a conscious decision to identify groups that might take on these responsibilities and to work with them in order to strengthen their institutional capacity. It was recognized that this would require a whole new approach to development: rather than doing projects itself, CRS would now pull back and support others to carry out development activities. It would nurture and strengthen local groups that could eventually take on the operational tasks previously handled by CRS.

One of the operational activities in which CRS had been deeply involved was the running of the 16 expellers that processed sesame seed. As CRS redefined its strategy, it was clear that it would have to find a way to transfer responsibilities for these expellers to local organizations. In the absence of any already viable organizations ready to take on the task, CRS opted to work with the fledgling expeller management committees, comprised largely of illiterate village women. These committees, with links to women sesame growers throughout The Gambia, would form the kernel of a new set of development associations: The Sesame Growers' Associations (SGA) of The Gambia.

The SGAs were at first oriented almost exclusively to problems associated with the production and processing of sesame and, particularly, to the maintenance and financial management of the sesame expellers. At the beginning, CRS provided both technical and managerial support to assist the committees in operating the diesel powered machinery. Over time, however, the aspirations of both CRS and the SGAs have grown broader. Recent CRS project papers speak of "institutionalizing the SGAs into grassroots NGOs that can achieve greater self-reliance in the management of development activities with and for the affiliated women kafos they represent." The project now seeks to "strengthen local institutional capacity and to encourage community participation in the initiation, design and implementation of community based projects and programs...." CRS has now moved out of direct technical support for the expellers. Instead, it provides more general training and advice as the committees become stronger and better able to manage their own affairs.

Efforts to wean the SGAs away from dependence on CRS are only three to four years old. No one expected that the objectives of self-reliance could be wholly achieved within this time period. Nevertheless, as the first phase of the project draws to an end, CRS called for an evaluation to determine whether there has been progress toward these goals and to better understand the strengths and weaknesses of these fledgling associations. This evaluation sought to assess current progress and, particularly, to consider whether and how institutional strengthening activities should continue.

The purpose and objectives of the evaluation, as defined by CRS, were the following.

1. Purpose of the Evaluation

The main purpose of the evaluation was to assess the key organizational sustainability issues confronting the SGAs and to recommend the direction, activities, and institutional support needed if CRS/GM and the SGAs are to continue their partnerships after 1994. The evaluation was asked to look at both the need and the resource aspects of the sustainability issue.

Specifically, the evaluation was asked to:

- a. Study the project's activities and examine the issues confronting the SGAs.
- b. Assess the present stage of development of the SGAs.
- c. Recommend the post 1994 direction and scope for CRS/-GM's partnership with those promising SGAs.

2. Objectives of the Evaluation

The main objectives of the evaluation were to:

- a. Review the actual project activities and assess the process through which these were implemented in light of the project's goal, objectives and strategies. Special attention was to be given to the roles of CRS/GM and the SGA leadership in the process.
- b. Document the limiting factors and their causes in the project and recommend means for minimizing the impact of each of these factors in any future partnerships.
- c. Identify and analyze the particular institutional strengths of the SGAs that can be built upon, as well as the weaknesses which can be addressed in any future CRS/GM intervention.
- d. Assess the Association's impact on the rank and file membership.
- e. Recommend new strategies and areas of intervention by CRS/GM in their continued partnership with potentially viable SGAs.

This report is divided into eight sections. Section II, which follows directly after this introduction, addresses methodological issues and describes how the study was carried out. Section III reviews some of the broad, overarching findings of the evaluation and concludes with a short description of each of the SGAs visited by the evaluation. The purpose of these descriptions is to give readers who are not familiar with the SGAs a taste of their various characteristics, but also to illustrate the range and diversity of situations that we encountered even in such a small sample. In addition, these short and largely descriptive introductions to the SGAs will help set the scene for the more analytic sections which follow. Sections IV, V, VI, and VII address key issues that are critical to the institutional future of the SGAs. These will include questions of decentralization and management (Section IV), questions related to the size of the associations (Section V), a review of some of the association's activities and their impact on the membership (Section VI) and issues of self-reliance and sustainability (Section VII). Section VIII is a conclusion which pulls together general recommendations for CRS' continuing partnership with the associations.

II. Methodology

This study was carried out using Rapid Rural Appraisal. The methodology was adapted to meet the needs of an institutional evaluation (rather than the more standard village assessment) but respected all the methodological underpinnings including the triangulation of team member perspectives, the triangulation of research tools, and the triangulation of informant perspectives.

Team Members. The members of the evaluation team were selected to represent diverse perspectives. The team included both men and women, Gambians and nonGambians, CRS staff and nonCRS staff, people with considerable expertise in institutional issues and others with more generalist experience. The following people comprised the core evaluation team :

Karen Schoonmaker Freudenberger, Team Leader: Independent Consultant with a focus on rural socio-economic development

Abdoulai Dibba: GoG Department of Community Development Senior Community Development Officer, experience in community organizing

Mulbah Jackollie, CRS Liberia project manager, agronomist

Pierre Mendy: CRS SGA project manager

The team was assisted, particularly in logistical matters, by the two SGA project Training Officers, Nene Diallo and Oumar Camara. We also had two able drivers, Paul Mendy and Kabir Mbowe. This logistical support was indispensable, given the highly ambitious schedule we set for ourselves

Choice of Site. The evaluation team, in conjunction with CRS, selected three of the 16 SGAs to study. Selection was made by "purposive sampling" in order to look at a range of different situations and conditions. CRS had already classified the SGAs into five groups (strong, capable, average, below average, weak) based on an assessment of their institutional strength. It was decided not to select an SGA in the weakest group because the reasons for their failure are straightforward and relatively uninteresting compared to what we hoped to learn from groups that have had difficulties but are basically functional. We first decided to select sites representing three different categories: "strong", "capable", and "below average". Then we selected one SGA from each category in order to have a diverse mix that included both larger and smaller SGAs, associations closer and further from Banjul, and some focused heavily on sesame as well as others with more varied activities.

Within each SGA selected, we studied one cluster and two kafos¹. These were chosen largely at random, though we made a modest effort to choose kafos that would be more or less representative of the kafos in their cluster. This was based largely on membership size and the distance from the cluster and ExCo centers. (That is, we tried to avoid the extremes of both size and distance.)

The Program. The entire evaluation, including initial meetings in Banjul and debriefings after the field work lasted three weeks and took place from October 25 - November 13, 1993. After two preparatory days in Banjul, the team spent four days with each of the three SGAs in the sample. In each of the SGAs, activities were conducted at all three levels of the association (Executive Committee, Cluster, and Kafo). The first day of each SGA visit was spent with the Executive Committee (hereafter referred to as ExCo) of the Association. At this level we focused on issues of institutional strength, including decision making capacity, finances, organizational structure, and leadership.

On the second and third days, the evaluation team split into two subgroups, each of which studied a different kafo, working with both the kafo leadership and the rank and file members. In addition to triangulating information we received at the ExCo level, the evaluators focused especially on questions about the real impact of the association on the lives of its members.

On the fourth day in each SGA, the evaluation team got together again and moved on to the cluster level where we spent a day with the Cluster Committee and the Animator of the Association. This permitted further triangulation of information gathered at the other two levels and also provided an opportunity to focus on the association structure, since the cluster provides the link between the ExCo and the Kafo.

A schedule of the program followed by the evaluation team and a checklist of the tools used and the issues addressed at each level can be found in Appendix I.

Methodological Critique. The tools of RRA, often used for more tangible purposes, proved to be powerful and effective at getting at such illusive questions as institutional viability and decision making capacity. In fact, the association leaders quickly recognized the potential use of these techniques for their own institutional self-evaluation. One women in the Tanje cluster,

¹The "kafo" in rural Gambia refers to traditional social groups, often determined by sex and age group. In this case, when we speak of SGA kafos, we mean the association at the village level.

when asked what if any training the leadership would like to have, responded that "we should be trained in these techniques you're using so that we can use them to understand our association better."

The tools permitted us not only systematically to explore such questions as the evolution of the SGAs activities and management ability over time, but also to watch as the leaders and members discussed together and sought to visually represent their institutional strengths and weaknesses. This provided a window onto how decisions are made in the association, the nature of participation, and the way complex issues are reasoned. Simply observing this process proved highly illuminating to the evaluation team. The reader is advised, however, to use caution as s/he seeks to extract information from the diagrams that will be found in this paper. It is important to note, in particular, that the diagrams are not comparable. That is, the fact that the ExCo of Njau put more beans on financial health (21) than did the ExCo of Gunjur (2) does not necessarily mean that the Njau SGA is ten times more solvent than Gunjur. The placing of the beans was used to start a discussion that enabled us to understand why the leadership considered its financial situation to be relatively more healthy or precarious. These discussions, as well as information obtained using other techniques, permitted the team to think about the broader issues central to this study such as questions of financial viability and self-reliance. This study did not gather specific quantitative information or audit the SGA accounts.

For the purposes of improving future studies, we note that our biggest problem was with translation. The team did not have a consistent translator throughout the exercise and was obliged to hire people locally as we arrived at each site. Translation was generally weak and a handicap to the members of the team who did not speak the local language.

III. Overview of the Findings and Introduction to the SGAs

Much of this report will deal with weaknesses observed in the SGAs. This is largely due to the inherent characteristics of an "evaluation" where, in order to make recommendations about how things can be improved, one is obliged to identify the areas needing attention. Some evaluations have the misfortune of finding little except things to criticize. We would like to clearly distinguish ourselves from that case. The weaknesses of the SGAs that are described in this report must be seen in their broader context. The evaluation team was very excited by what we saw in these young but blossoming associations.

We came away from this evaluation convinced that the SGAs have reached a stage where they have their own institutional identity. They are not merely appendages of CRS/GM: rather, they perceive themselves and expect others to treat them as capable, independent decision making organizations. This alone is a rather remarkable accomplishment given the short time the associations have been in existence. (The critical transformation from mill management committee to Sesame Growers Association took place only 3-4 years ago.) Whatever concerns remain (and these will be treated further in the analytic sections below), in all three cases we found convincing evidence that the associations are maturing as self reliant and increasingly independent institutions.

In all three SGAs we saw compelling examples of how, over the past four years, the associations have taken on new initiatives, have reduced their dependence on CRS, and have demonstrated an increasing capacity for self-management. Box 1 suggests some indicators of institutional maturity with specific examples from the SGAs visited. While all the SGAs we studied are on the path toward greater institutional maturing, they have not all progressed at the same pace, nor in the same way. We believe that the variations are a positive indicator since they demonstrate that each association is developing in its own way at its own time. There has been no blueprint for this process and that is a credit particularly to CRS which has allowed the SGAs to progress at their own pace.

Of the three associations we studied, we felt that Njau and Gunjur are further along the path to institutional maturity than Bakadagi. There is no question that Bakadagi has excelled in the area of mill management but this preoccupation may have prevented it from addressing some broader questions of institutional development. This question will be treated further in the presentations of the individual SGAs below.

In addition to the variation between SGAs, we noted a consistent and systematic difference in institutional maturity according to the level of institutional hierarchy. That is, across the board in all three of the SGAs, we found that the Executive Committee level was more mature, self-reliant, and competent at decision making than the cluster level which, in turn, was more institutionally mature than the kafo level. There are a number of reasons for these differences.

(1) The ExCos potentially draw on the "best and the

brightest" from a wide area. The best ExCos are composed of extremely lively, intelligent, and dynamic women. The law of averages alone suggests that the smaller the catchment area, the fewer the leaders of this caliber. (2) The ExCos have up until now had considerably more training and exposure to outside ideas than the clusters or the kafos. Most of CRS' input has been at the ExCo level and the animators spend proportionately far more time at the top of the pyramid than at the middle or the bottom.

Box 1 Indicators of Institutional Maturity

Is the association learning to respond to its members needs or does it expect the members to conform to its own institutional concerns? *Most of the associations started with a rule that all members were obliged to grow sesame. Gunjur and Njau have abandoned this requirement and instead are seeking ways for the association to meet the diverse needs of its membership.*

Are the leaders selected on the basis of their competence or their social status? *Njau's leaders were formerly selected on the basis of social status. Two years ago the membership swept out the old guard and replaced them with women who have demonstrated their leadership skills.*

Is the institutional structure adapting to meet the associations' needs or does it remain fixed in the mold CRS initiated? *Njau has divided their unmanageably large SGA into two zones to permit greater accountability and better communication flow; Gunjur has initiated a system of rotating cluster meetings to facilitate communication to the kafo level; Bakadagi is experimenting with new ways to allocate the dues to ensure that there are funds to pay the expenses of cluster meetings.*

Is decision making becoming more transparent, democratic, and participatory? *The way in which sensitive and intellectually demanding questions were dealt with during the evaluation suggested that both the Njau and Gunjur associations value debate and the free expression of differing opinions.*

Are the associations initiating their own activities and seeking support for these initiatives or are they simply responding to donor driven projects? *Bakadagi has initiated several activities and requested and received support from CRS. The other SGAs have sought assistance from other NGOs but have not yet received a favorable response.*

(3) The ExCos and Clusters are institutional innovations that are not heavily tied to traditional structures. The kafos, however, are evolving directly from very traditional village structures. As a result, their leadership tends to be selected on traditional criteria (often more related to social status than leadership ability) and they are more beholden to village power structures. The inertia of their past is considerably stronger than at the other two levels. (4) Logistical considerations alone (transport, communication, etc.) make it hard for the kafos to keep informed of association activities and decisions, much less participate actively in association affairs.

The Gunjur Association

Gunjur, located in the Kombos south of Serrekunda, is geographically the closest of all the SGAs to the greater Banjul area. Its development has been greatly affected by its proximity to markets and urban infrastructures. Since few of its members cultivate sesame, the Gunjur association has officially changed its name to KOSOFAWA (Kombo South Fandema Women's Association), though the rank and file members are neither aware of nor can pronounce the new name. After meeting with the ExCo at Gunjur, we spent a day with the Tujering cluster and two days at the kafo level in Tanje.

Size and Structure. The Gunjur association is the smallest by far in terms of the number of member kafos: there are only 11. However, these kafos tend to be quite large and several of them have more than two hundred members. As a result, most of the kafos in the association are subdivided into kabilos³. In the case of Tanje there are five kabilos. The kabilo, rather than the kafo, is really the functional unit at the village level since critical decision such as who shall receive credit and how much are made by the kompino. This means that the Gunjur association, though small, has effectively four hierarchical levels (ExCo, cluster, kafo, and kabilo). We believe that this is partly responsible for the members' limited knowledge about the association, a matter which will be taken up further in section III below.

The small size of the association means that nearly all of the eleven villages are represented on the ExCo. This is a critical

²In the Gunjur Association we visited only one kafo in order to permit the team to work together throughout the first site and to perfect the information gathering tools that would be used during the rest of the study.

³A kabilo, traditionally, is a ward of the village.

point because it means that training and other institutional support provided at the ExCo level has a direct impact on the kafos whose presidents receive continuing leadership training. The leaders of the association drew a clear parallel between the strengthening of the association and the strengthening of the kafos. Indeed, they see this as the mechanism by which the association will promote the development of its members. One of the ExCo members described the relationship in the following way. "If we [the ExCo] are strong, the kafos will be stronger and better able to attract outside donors to finance their projects." This is quite different from what we observed in the larger associations where the correlation between ExCo strengthening and kafo strengthening was much more tenuous.

KOSOFWA has two clusters. Because of the small number of kafos (five or six, respectively) in each cluster, each kafo is represented by several members at the cluster level. Given this high representation, we would have expected the rank and file to have a solid knowledge of the association and its activities. In fact, we were disappointed to find that the Tanje rank and file is as ill-informed about the workings of their association as members of the larger associations. They lacked basic information on the use of dues, on major decisions that have been made by the association, and on the role of the animator. Information about the association seems to stop at the level of the kompino leadership. These women are quite well informed but fail to pass information systematically to the rank and file.

The association is aware of and very concerned about the rank and file's lack of information. They have recently decided to try a new system in which the cluster meetings will migrate and be hosted by the various kafos in turn. This will allow kafo members to attend the meetings and to see for themselves what happens. This is an interesting example of the way in which the SGAs have begun to work out institutional innovations to address problems that they have identified on their own. It also suggests the kind of ideas that might be usefully shared with other associations who are trying to work on similar problems.

Dues are a major bone of contention in the KOSOFWA. At the kafo level, there is considerable misunderstanding about what dues are for. Leaders, under pressure from the ExCo to pay their kafo dues, have in some cases paid out of general activity funds rather than soliciting individual contributions. A number of the member kafos are in arrears which causes tension with other kafos who have paid up.

Leadership. The leadership of the association has changed little over the past few years. About half the leaders come from families of relative wealth and influence. There are some examples of the leaders having exploited their positions for personal gain as when they awarded themselves sizeable personal

loans from the credit program. Nevertheless, the women on the ExCo are clearly a lively, dynamic group who have given considerable thought to how the association can become more effective in meeting the needs of its members. Discussions during our evaluation exercise were spirited and participatory.

Animator. The animator of the Gunjur association started out as the sesame expeller record keeper. His responsibilities remain principally as a record keeper and errand-runner of the association. He keeps minutes for cluster and ExCo meetings. The association provided him with a bicycle but his contacts with the kafos are limited to informing the leaders of meetings. He has received limited training from CRS but is an "animator" neither in spirit nor in capabilities. The Gunjur association is getting into some sophisticated project activities (see below) but he does not have the experience, sense of initiative, and training to be helpful in planning and executing these activities.

Activities. Like the other SGAs, the Gunjur association started as the management committee for the sesame oil expeller. Sesame was never a particularly important activity in the zone, however, and cultivation was largely limited to the communal farms of the kafos. As a result, in 1992 the association decided to sell its oil mill. The money was used to start a credit program which is now the most important of the association activities. The association has recently decided to purchase a coos milling machine that will be placed in Tujering. Its purpose is to serve the needs of the members but also to raise money for the association. An ancillary project to buy and process coos for sale in the urban market is also at the planning stage.

The Gunjur credit program appears to function well and to provide significant benefits to members. The association funds are distributed first to the clusters and then to the kafos who receive more or less funds depending on the size of their membership. Kafos have received as much as D 3000 on credit. The kafos then divide the money among the kabilos which decide on a mechanism for allocating the funds among members. For the most part they seem to have limited the number of people receiving money at any time in order to ensure that each beneficiary receives enough to invest in an income generating activity. Typically, recipients have received 100 D that they can use for 6 months. Interest is paid at 10% per month. The kafo's credit allotment is paid back to KOSOFAWA after 6 months, with 10% interest. The difference between the 10% monthly interest and the 10% 6-monthly interest (paid back to KOSOFAWA) is kept in the kabilo account. In the case of the Tanje kafo, the proceeds from the interest were used to fund a kabilo credit program that loans out money during the times of year when KOSOFAWA's credit program is dormant.

Members receiving credit invest in a range of activities, most of them linked to the market in Serrekunda. Activities included fish processing, palm processing, market gardening. Typically, women reported net profits on their D 100 investments of 30-40 Delasi. All loans have been paid back in full and the kabilo leader in Tanje was not aware of women who had not made at least some profit on their investments.

Both members and leaders perceive credit as the most important activity of the association. As one of the cluster representatives said, "Credit is what we have now. It is what is calling people to us. It is what makes us grow and develop." There has been an interesting synergy between the development of the credit program and the strengthening of the association. The resources of the association launched the credit program. In order to run the program effectively, the association has had to improve communication channels and to streamline certain of its procedures. (Kabilo groups were established in part because the kafos were too large and impersonal to effectively manage the dispersal of credit.) The credit program, in turn, has created the incentives for both leaders and members to participate more fully and to live up to the increased expectations of the association. "Now," as one woman reported, "there is a reason to have meetings."

Overall Assessment. The Gunjur Association shows numerous signs of institutional maturing. The ExCo members demonstrated a remarkable ability to assess their own institutional growth and development. This came out very clearly in discussions over the historical matrix (Box 2). In explaining why they put more beans each year (2,4,16,17) to indicate the effectiveness of the ExCo, one woman pointed to the following developments: "Each year we have developed and progressed further. The first year was mostly for training. That's what enabled us to be more aware in the second year. With this awareness, we got objectives and began to see where the different possibilities were. But we didn't really do anything then. Only now [in the third year] are we actually doing activities. This is how we have changed. We are starting to be really productive."

ExCo level discussions reflected considerable knowledge of both the strengths and weaknesses of the association and conscious efforts to offset the latter and improve their ability to meet member needs. Leaders are clearly aware that the association functions in order to do something for its members and not merely to exist. Their vision is not a grandiose one, but rather to solidify and strengthen what they have already started doing so that the members receive more substantial benefits.

The principal weaknesses observed in KOSOFWA are (1) the low identification of the rank and file with the association and low knowledge at the grass roots of association activities, (2) the

Box 2 Gunjur ExCo Historical Matrix

	Year 1	Year 2	Year 3	Year 4
Number of Kafos in Assoc.	5	5	5	5
Usefulness of Animator	2	5	10	13
Effectiveness of ExCo	10	14	16	17
Effectiveness of Cluster	2	5	6	7
Usefulness of Gen Assembly	12	15	20	*
Number of Activities	1	1	2	3
% Kafos Paying Dues	11	8	8	*
Financial Health	30	30	12	2
Self-Reliance	20	23	25	30
Overall Strength	10	11	15	20

* not yet happened this year

The leaders of KOSOFWA consider that their financial health has declined because they have spent money (on a coos mill, for example) that has not yet begun operation and does not provide benefits.

limited role of the animator and (3) the low level of skills in certain areas such as feasibility studies which will become critical as the association moves into more complex projects.

The Njau Association

Njau is located on the north bank, 169 kilometers east of Banjul. The association covers a large portion of the north bank, extending from Njau east to Sami and beyond. We visited the zone/cluster at Kuntaur and two kafo villages: Kass Wolof and Ndowen.

Size and Structure. Njau, in sharp contrast with Gunjur, is the largest of the associations, comprising some 200 hundred kafos. The association leadership has had a conscious recruitment policy to increase the number of member kafos. Discussions with leaders suggested two principal reasons for why they have tried to increase the size of the association: (1) if the association is larger it will be more visible and hence better able to attract help from outside donors and (2) a larger association can more effectively mobilize its own resources (knowledge, ideas, money). This was considered to be particularly important for helping

weaker and poorer kafos who can benefit from the pooled resources even if they have little to contribute themselves.

The Njau leadership is also, however, keenly aware of the problems they face due to the large size of the association. These include problems of communication and transportation, inability of the animators to cover such vast distances, insufficient resources (training and credit) to meet member needs, lack of sufficient oil press capacity, and the cost of meetings when distances are great.

In an effort to make the association more manageable, the leadership, in consultation with the rank and file through the General Assembly meeting, decided to divide the association into two zones. Hence the ExCo covering the whole association continues to meet at Njau, but in addition there are now two zonal committees, one at Kuntaur and the other at Njau. Each of these zones has two clusters. While the modification in organization reflects an admirable attempt by the association to deal with a thorny administrative problem, the issue has not yet been satisfactorily resolved. The zone plan in practice is not very functional, at least in Kuntaur where the zone has essentially replaced what was formerly a cluster but there is now an absence of functional clusters. In theory, Kuntaur has two clusters but in practice these are phantom structures since one of the clusters (in Sami) has only three kafos as members, while the other has over forty kafos. In practice, then, given the imbalance in the clusters, there is little reason to have cluster meetings, since the same business can be carried out by the zone.

While payment of dues has been a problem in the past, an ExCo campaign to educate members about dues over the last two years appears to have paid off. Nearly all the kafos are now paying their dues and leaders report that collection is no longer a problem. Those kafos not paying dues are not eligible to participate in association activities such as training or credit.

Leadership. Two and a half years ago, in a lively General Assembly meeting, the membership voted out the old leadership and elected the current leaders. This represented a significant change from selection based largely on social status to one based more on competence and leadership skills. The current group of women on the ExCo is highly motivated, dynamic, and analytical. Discussions with the ExCo were characterized by high levels of participation, thoughtful interaction among the women, and careful reflection on the issues. By any standards, this was an impressive group of leaders and decision makers.

Animators. There are two animators in the association, one covering each of the two zones. The second animator has only been recently employed. Both are highly experienced individuals who had considerable professional experience before joining the

SGA. It is notable that the Njau animator lives with the other extension agents based in the village and has extensive contacts with them. This has had a number of benefits in terms of information flows, sharing of materials (the animator has on occasion borrowed the motor bike of one of the agents to visit kafos), and general motivation for the animator. He plays an important role in the association; in addition to record keeping (minutes) and running errands, he also offers technical advice on such issues as sesame cultivation, the feasibility of various projects being proposed, and organizational questions confronting the association. Even though the zone he covers is large, he maintains contacts with a large number of the kafos.

Activities. The Njau association was formed around and continues to manage the sesame oil expeller, although they currently face enormous difficulties. The machine is now broken and the cost of repair is beyond the financial means of the association (in part because their funds have been drained over the past year as they tried to keep the machine going). They are looking for outside assistance to replace the nonfunctioning engine. Sesame cultivation has dropped dramatically, particularly in the Kuntaur zone which -- even when the machine is working properly -- is beyond the expeller's effective catchment area. Only 11 out of about 50 villages in the Kuntaur zone still cultivate kafo sesame farms.

The association has begun, modestly, to diversify into other activities though their ability to do so has been hampered by the drain of financial resources into maintaining the oil expeller. They have a credit program that loaned out a total of D 30,000 two years ago and D 18,000 last year but these sums are paltry given the large number of applicants. As a result, the amount received by each kafo is small, ranging from D 250-500, depending on the size of the membership. Some kafos have simply chosen to divide the credit among their members, with each person receiving about D 10. Others have given larger sums to just a few members, rotating among the interested members in turn. In both cases, the results (in terms of benefits to the recipients) have been -- at best -- marginal in this zone where income generating opportunities are rare, purchasing power is weak, and markets are remote.

The problems of credit were evident in the Kass Wolof kafo. Several women were selected in each round to receive D 50 each. The women struggled for several months in order to earn just enough to pay the interest (D 20) and capital that they were required to pay back after six months. Most were involved in such marginal activities as buying small quantities of groundnuts locally (for D1) and reselling them in neighboring Senegalese villages for D 1.25. None of the women reported earning any profits for themselves; instead their efforts were devoted to earning interest that was divided between their kafo caisse and the association. All those who had received credit were adamant

Box 3 Njau ExCo Historical Matrix

	Year 1	Year 2	Year 3
Number of Kafos in Association	4	6	12
Usefulness of the Animator	3	7	17
Effectiveness of the ExCo	5	8	20
Effectiveness of the Clusters	3	12	16
Usefulness of the Gen Assembly	2	10	20
Number of Activities	4	10	8
% Kafos Paying Dues	6	20	28
Financial Health	11	21	21
Self Reliance	9	19	24
Overall Strength	5	16	25

The Njau leaders' concern with their ability to serve their members is reflected in the "Activities" row. They are aware that the breakdown of the sesame expeller will have a significant effect on their members. The associations' financial health is also jeopardized by expenses incurred in keeping the mill operating.

that getting credit may be a benefit to the kafo which earns the interest, but is nothing but a burden to the individual woman recipient who labors valiantly to earn enough to pay back the interest but gets nothing herself in the end.

Other kafos in the association use the credit for communal activities such as renting a plough to work members' fields at the beginning of the rains or buying the materials needed to produce soap. From reports of the kafo presidents, these group investments appear to have been generally more successful than the individual endeavors but since neither of the villages we studied had tried communal credit ventures, we did not collect detailed information on how they work.

In addition to credit, the Njau SGA, has sponsored some training programs in women's productive activities such as soap making and tie-dye. The biggest problem has been covering the vast number of villages that would like to participate.

Overall Assessment. The Njau SGA exhibited the highest level of institutional awareness and critical self evaluation of any we

visited. They are aware of their strengths, weaknesses, and the enormous challenges they face, particularly in getting out from under the problems with the oil expeller. One woman summed up the situation with remarkable insight and clarity:

"The strength [of an association] is like a tree. When initially planted the tree is not strong. If you lean on it, it will bend. But if you nurture it, the tree will get strong. Our association is like that; the tree is getting strong. We are all leaning on it and it does not bend. But now the tree must give seeds and fruit. That is its real strength. Members want not... just to lean on the tree, but to pick its fruits."

The association leaders are keenly aware that if the association does not provide tangible benefits for its members, it will quickly lose their interest. But, they are concerned about how they can meet member expectations and find successful projects that will work in the hundreds of villages that belong. "This is a great weight on our head," the president said (Box 3).

There appears to be little to be gained from the large size of the association (see Section V below) and there is a willingness among the leadership and the members to discuss breaking down into smaller units. The issue has been discussed in the past and the principal blockage appears to be a technical one: They haven't yet figured out how the assets of the association can be divided equitably if they split into smaller divisions.

The Bakadagi Association

Bakadagi is in the heart of the sesame producing region of The Gambia and the SGA has earned a reputation for its stellar management of the oil expeller. The association has recently replaced the worn out diesel motor for the expeller from its own earnings and has also provided a loan for the purchase of a coos mill by the Bakadagi kafo. The money for both these activities came from the profits of the expeller.

Size and Structure. The Bakadagi association has maintained its original structure more closely than any of the other associations we visited. It is a medium sized association, with some 56 kafos as members. The association has three clusters, each of which has fewer than 20 kafos as members.

Leadership. The leadership of the Bakadagi association has not changed since the SGAs were formed and is, essentially, a continuation of the early mill management committee. Leadership selection appears to have been based heavily on social and economic status. Those few who do not hold positions of status

are marginalized in the ExCo discussions. In general, the management style of the association is highly personalized. In several of the clusters, for example, the leaders are personally responsible for feeding the cluster representatives when they come to meetings. When asked whether this might not deter a poorer person from seeking the position, the leaders answered that a poor person could not possibly take on the responsibilities or functions of the post. The personalization of leadership and the hierarchy which characterizes the ExCo and Cluster meetings may reflect in part the cultural practices of the ethnic groups which are dominant in the area.

The ExCo president in Bakadagi is particularly forceful and tends to dominate the meetings. This is undoubtedly related to her long tenure as president; indeed it is due to her perseverance and level of commitment that the Bakadagi SGA has grown and developed as much as it has. While recognizing her commitment and contribution to the association, it must also be noted that her feeling of "ownership" is not always conducive to promoting greater participation and the growth of a broader leadership capacity.

This was the only association visited where there were suggestions of fraud concerning the activities of certain leaders. Upstanding leaders appeared reluctant to expose or criticize the actions of more powerful individuals.

Animator. The Bakadagi SGA is currently on its third animator, the previous two having been dismissed. The current animator is a recent school-leaver with no prior professional experience. He serves three functions in the association: mill manager, literacy trainer, and animator. By his own evaluation, he spends roughly 50% of his time on the mill, 30% on literacy activities, and only 20% on animation. His animator work is limited largely to keeping minutes (which are sporadic due to his other responsibilities) and informing people of meetings.

Activities. While the Bakadagi SGA sponsors a number of activities, including literacy training, credit, sheep fattening, and fruit tree orchards, its major preoccupation is the oil expeller. This is not very surprising given the high demand for oil pressing in the region. Bakadagi is literally inundated with sesame seeds during the processing season. While from the expeller's point of view, demand is high and the financial health of the center is good, there are numerous problems for the small producers who belong to the association. Increasingly, sesame growers are growing frustrated with the time and expense incurred by bringing their seed to the Bakadagi mill. It may take months, and several revisits to the mill to see whether the seed has been processed, before the farmer receives the oil. In addition, recent increases in transportation costs have taken a bite out of profits. Due to all these factors, farmers are severely reducing

Box 4 The Small Benefits of Sesame Production Discourage Many Producers

The number of sesame cultivators in the Bakadagi area has decreased considerably over the last several years. The reasons can be seen in the following explanation of the sesame production as described by a woman in Sare Bojo. Note that this analysis is for a poorer family who does not have access to their own animal traction and must hire a plough. Estimates given here are for the production of about two 50-kg sacks of sesame seed that can be processed to 50 l of oil.

1. Costs of Production	
ploughing	D 100
2. Costs of Processing	
transport (to Bakadagi)	D 10
mill fee	D 92
lunch	D 5
firewood	D 2
transport (from Bakadagi)	D 7
extra trips to check on seed	D 24
 Total Costs	 D 140
3. Revenues	
2 x 25 liter barrel @D175	D 350
cake	D 3
 Total Revenues	 D 353
 NET REVENUES	 D 113

"For this amount it is not worth it for us to grow sesame."

their cultivation of sesame (Box 4). One indicator of this is that in the Sare Bojo cluster, only about half of the village kafos now cultivate a communal sesame farm.

The kafo credit scheme did not operate this year because the money that would have been spent on distributing credit to the member kafos was instead loaned to the kafo of Bakadagi which purchased a coos mill. (Although this decision was, supposedly, approved at the cluster level, it certainly has the appearance of being an addition to the small empire being built by the lady President.) In the past, when individual credit was issued, it seems to have served more as hardship alleviation than as an investment program. Loans were given out just before the rainy season and paid back at about the harvest time. In most cases the loans were

divided among kafo members such that individuals received only nominal (D 10-15) amounts.

Overall Assessment. The Bakadagi SGA has run its oil press as a successful business, which is in itself no mean feat. Nevertheless, the evaluation team came away from this assessment feeling that in terms of its institutional maturity, the Bakadagi association is considerably the weakest of the three we visited. (This came as some surprise since it was ranked highest in the initial list from CRS.) We learned from this that business acumen is not necessarily a direct proxy for institutional maturity. We had a very difficult time getting the ExCo even to focus on institutional questions. No matter what question we asked, the answer

was always about the functioning of the press...and not about the functioning of the SGA. Meetings we attended at the ExCo and Cluster levels were not participatory and the committees had more difficulty addressing the institutional questions we raised than did the other committees visited in the evaluation (Box 5).

Box 5 Bakadagi Historical Matrix

	Year 1	Year 2	Year 3	Year 4
Number of kafos	10	20	35	50
Usefulness of Animator	10	5	20	*
Effectiveness of ExCo	1	2	3	4
% Kafos Paying Dues	10	7	3	*
Financial Health	4	5	6	**
Overall Strength	1	3	2	4

* Not yet evaluated for this year
 ** Unable to come to agreement

The Bakadagi matrix is shorter than the one completed by the other ExCos because of the leaders' extreme difficulties in comprehending the issues we were trying to get at and their inability to discuss them in a coherent fashion.

Up until recently, the expeller has been the binding force holding interest in the association. This raises questions about the future of the organization in Bakadagi as economic factors discourage sesame production and the use of centralized processing facilities. If it follows its present trajectory, it is not clear that the Bakadagi SGA will be able to grow and diversify with the needs of its members. The other SGA we visited have solidified a base from which they are now ready to take on activities. Bakadagi has activities, but without a solid, generic institutional base, raising serious questions of sustainability. Bakadagi does, however, have a stronger economic base than many of the other associations due to the performance of its expeller. This will serve it well, particularly if it can work out some of the problems of leadership.

The following sections step back from what we learned in specific associations to address broader issues confronting the associations as they mature.

IV. Decentralization/Management

One of the central questions addressed in this evaluation was the organizational management of the SGAs and, particularly the extent to which the associations are decentralized in a way that strengthens and empowers not only the upper levels of the association but also reaches down to strengthen the kafo base. The structure of the association, in terms of the numbers of people directly involved, is roughly a pyramid. The ExCo typically has less than 20 members, the Cluster committees may involve as many as a hundred people, while the total membership in a given association usually runs to the thousands. From the point of view of the institutional maturity of the various levels, however, the pyramid is standing on its head with the weakest parts at the base.

From an institutional point of view, the challenge is for each of the levels to be strong enough to carry out its responsibilities. In addition, however, the ties that bind the levels must be strong enough so that there is a real institutional identification and not merely a stack of loosely related structures operating independently. Since these are really two different issues, they will be addressed in turn.

Strengthening the Levels of the Association: ExCo, Cluster, and Kafo

To begin on a positive note, in each of the associations we visited we detected clear indications of institutional strengthening at all three levels. The kafos, which began as traditional women's associations with primarily cultural activities have across the board begun to take on development issues and to address the economic well-being of their members (Box 6). Most now manage several activities such as a sesame farm, the credit program, and soap making or other crafts. As they add new activities, they tend to meet more regularly and to attract a broader membership. It is not unusual to find that all the active adult women in a village belong to the association and participate in one or more activities.

It was also interesting to note that the kafos' movement into the development sphere has actually reinforced their ability to carry out more traditional activities such as mutual assistance between the members. Historically, this has involved participation in baptisms and other important family events when members contribute in labor or kind toward the occasion. While continuing these traditional forms of assistance, many of the kafos have also established mutual assistance funds which provide loans to members in cases of severe need such as illness. Members say that the kafos are more effective now because their diversified

Box 6 Kass Wolof Historical Matrix

The Kass Wolof kafo historical matrix is typical of the evolution of the kafos we visited. The three time periods on the horizontal axis are (1) the time when the old women of the village were children, (2) the period 10-15 years ago when the kafo cultivated a communal coos farm, and (3) the present and recent past since the time when the kafo started working together on sesame. The number of beans in each square show how the different variables have changed in importance over time.

	Youth Period	Coos Farm	Sesame Farm
# members in kafo	5	10	15
Imp. of kafo activities	5	6	10
# meetings in year	3	5	8
Mutual assistance	3	6	11
Financial strength	3	5	10
Self-reliance	3	4	9
Overall Strength	3	4	10

While there has been a steady evolution in the kafo, the jump is particularly notable since the time when the kafos became involved in sesame. As the women described it, this is because with the coos farm, the product was sold and the money used to buy festival clothes. The benefits were a one shot affair. With the sesame there is more ongoing activity. The group is involved not just in agricultural production but also in the processing and distribution of oil. This and other activities such as the credit program increase the need for meetings so "the interaction between members is greater now." The group is more self reliant because it uses money generated by its own activities to solve its own problems. When the village water pump broke down, for example, kafo funds were used to repair it.

development activities have increased the resources of both the group and individual members. "In the past someone would cry to you for help but you had nothing. Now we have activities that give us something. If we have more, we can help each other more," said one women from Tanji.

The ExCo level, too, has demonstrated significant advances in its ability to make decisions independently and to diversify its activities. We heard repeated examples of activities that were formerly carried out under close CRS supervision that are now done by the SGAs themselves. Njau described the way the General

Meeting was conducted by someone from CRS at the beginning. However, they recounted with considerable pride. "last year and this year we did it ourselves and we did it properly." Similarly, each of the ExCos has made decisions, often in consultation with the General Assembly or the clusters, on the use of association funds. These have included such important issues as how funds from the sale of the expeller should be used (Gunjur) and whether credit should be loaned in a block to a single kafo to purchase a coos mill or distributed among the members (Bakadagi).

The clusters are still struggling to define their role, though it is clearly a critical one. Up until now, the cluster has been the least operational of the three levels. This is problematic in terms of building management competence since management expertise tends to develop in response to the need to carry out certain functions, whether managing a sesame farm (kafo level) or deciding how to invest association funds (ExCo level). Until now, the cluster has served largely as a conduit for information (and some resources such as credit money) from the ExCo to the

kafo level and for resources (particularly dues) from the kafo to the ExCo level.

Box 7 Financing the Operations of the Clusters

Each of the associations has encountered problems with the financing of cluster activities. They have taken different steps to try to resolve the problem but none have yet arrived at a successful resolution of this issue.

Bakadagi has tried to resolve the issue by mandating that part of the dues will remain at the cluster level to pay meeting costs. The sums have been insufficient to cover the costs, however, and the expectation is that the leaders will cover the remaining expenses from their personal resources.

Gunjur has recently innovated a system to rotate cluster meetings among the kafos, with each kafo covering the expense of the meeting held in their village. The expense of the meeting often exceeds the total dues paid by a kafo in a year and it is not yet clear whether this is a sustainable solution.

One of the reasons why cluster meetings have not been held in the Kuntaur zone (Njau SGA) is the lack of resources to finance transport and feeding of the representatives.

As the cluster committees evolve and the associations become stronger at the base, they will have a key role to play in not only transmitting information down the hierarchy, but also in ensuring that the views and needs of the rank and file pass up the hierarchy. This is essential if the ExCo is to be more responsive to the membership. There are some examples of where this is beginning to happen (such as pressure on the Njau ExCo to decentralize into

zones and to reduce their insistence that member kafos cultivate sesame).

The effectiveness of the clusters has been hampered by several factors. In many cases the size of the clusters is not compatible with their responsibilities. As will be addressed below, many are too large to perform their duties effectively. In addition, the associations have for the most part not effectively resolved the question of paying for cluster activities, namely meetings (Box 7). Executive committee expenses are paid for from the association caisse, but the same mechanism is not invoked to pay cluster expenses. This was raised as a constraint in all three of the associations we visited.

Linkages Between the Levels of the Association

The key organizational problem in the SGAs at this time concerns not so much the development of the individual levels of the association (since the ExCos, clusters, and kafo are all demonstrating increasing competence at what they do) but rather the linkages between the levels. Of particular concern is the link between the kafos and the rest of the structure. While we saw positive indications of kafo strengthening in each of the villages we visited, in all cases there was a notable lack of identification with and knowledge of the association. The rank and file members have little knowledge of the association structure, its leadership, and -- most worrisome -- its decisions concerning resources and activities. No member we spoke to knew what her dues were used for and hardly any were knowledgeable about such major decisions as the selling of the oil press (Gunjur) or purchase of coos mills (Gunjur, Bakadagi).

This lack of identification with and knowledge of the association by the rank and file has several worrisome consequences:

1) Reluctance to pay dues. Much of the reluctance to pay dues can be attributed to lack of knowledge about where the dues go, what they are used for, etc. In several cases where the associations reported difficulty collecting dues, we found that the kafos were collecting contributions for their own activities that considerably exceeded the D1/year they were supposed to pay for SGA membership fees. In short, the problem is not that the members don't have money to contribute but rather that they are unwilling to contribute to something where they don't perceive significant benefits. Similarly, even where members resisted paying D1 for membership, they showed no qualms about paying high rates of interest (D20 or more on a D100 loan) on credit because, again, members felt that they were getting some service for the money.

2) Questions of Accountability. Lack of knowledge raises serious questions of accountability. To the extent that the rank and file is not aware of decisions that are made and how resources are used, they are unable to ensure that their interests are represented and that decisions are in the common good rather than the interests of the leaders. We found few examples of mismanagement of this kind, but the danger nevertheless exists. The General Assembly meetings are one control mechanism that permits a wider group to review the activities of the association but these annual meetings do not substitute for the members' knowledge of and interest in association affairs.

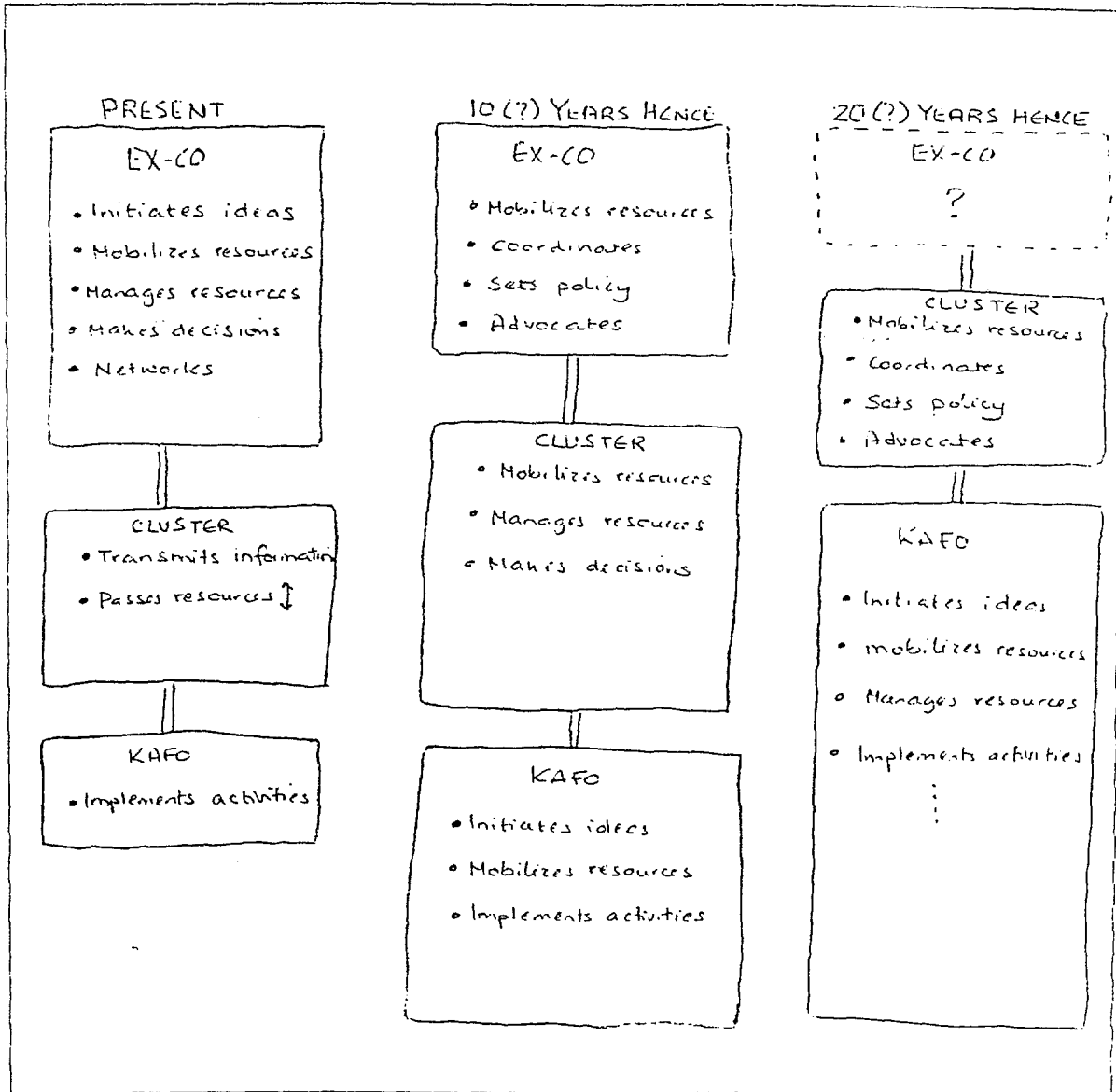
3) Responsiveness to Member Concerns. The cluster cannot be an effective upward conduit for views of the rank and file until the members recognize their right to be heard and seek actively to exercise that right.

To their credit, many of the association leaders are aware of this weakness, and some have taken actions to try to resolve the problem. Njau sent its leaders on village tours to try to explain the mission and functioning of the association. Gunjur hopes that by rotating the cluster meetings, the rank and file will get a chance to observe first-hand and become more interested in association decision making.

The associations are currently top-heavy in terms of their management experience, development orientation, and institutional maturity. Key decisions are now largely taken by the ExCo which is, at the moment, the "motor" of the association. This is a natural early stage of institutional development and is not in itself terribly worrisome. In fact, it has certain advantages since the ExCo is able to galvanize the best thinkers and most competent decision makers from the whole association area as the venture is getting off the ground and has an acute need for leadership. However, the future development of the association and further maturing will necessarily require an evolution in the roles now played by the different levels of the association. The ExCo now dominates the structure in terms of decision making and the initiation of ideas and projects. The cluster is largely a conduit for instructions and information, and the kafo implements according to instructions from above.

As the association looks toward to the future and where it will be ten years hence (Figure 8), it is important that decision making and initiating of ideas and activities move, increasingly, to the kafo level. The clusters and ExCos will then play more of a coordinating role, perhaps acting as an advocate or intermediary with the major donors and government. Over the longer term (20+ years), the ExCo may not even be necessary as the other two levels become fully operational in both decision making and implementing of activities.

Box 8 Evolution of the SGA Structure



Issues for the Future:

Among the key decentralization issues that need to be confronted by the association are the following:

Associations should work toward increasing the identification of the kafos with the association. This may include such steps as getting the animator to work more at the kafo level, more systematic training of kafo leaders, more inter-kafo activities that heighten awareness of the association network

Associations should develop mechanisms for funding cluster meetings that do not depend on the wealth of individual leaders.

Both of these issues are closely related to questions about the appropriate size of the SGAs which are addressed in the next section.

V. Issues of Size

The question of the most appropriate size for the associations touches issues of decentralization and management and is integrally related to the impact of association activities on members. The size of the SGAs was originally determined by the catchment area needed for the sesame oil presses that were managed by the associations. Currently, the SGAs vary in size from Gunjur, with 2000 members, to Njau, with 8000 members. There is now no need for the association to be based around the management needs of the expellers: sesame production is no longer a prerequisite of membership in most cases and many members are not satisfactorily served by the expellers anyway.

The key issue now is determining the optimal size for (1) creating a sense of institutional identity and (2) carrying out the activities of the association which are, for the most part, not subject to significant economies of scale. The issue of size was raised as a matter of considerable concern by the association leadership. They too are searching for "manageable" units which will permit information to pass effectively among members and between levels of the hierarchy (Box 9). The extent to which this is a compelling concern is seen in the actions taken by the various associations to make the units more manageable and the size more appropriate.

Box 9 Actions to "Right-Size" the Associations and Their Units

The associations have had to confront the size issue in different ways, depending on their circumstances.

In Gunjur, size became an issue principally at the kafo level. The populations of member villages meant that kafos often had as many as two hundred women or more. This was considered unmanageable when it came to such tasks as distributing credit funds fairly, assuring repayment, and guaranteeing accountability. As a result, all but the smallest Gunjur kafo have, on their own initiative now subdivided into kabilos.

In Njau, size was an issue not at the kabilo level, but at the size of the whole association which covers hundreds of villages across great distances. Their response was to subdivide the association into two zones, with parallel management structures in each of the zones.

Our review of the size issue in the three associations we visited suggested that size needs to be considered in two different ways. The first is the number of members and kafos in the association; the second is the geographical area covered. Associations need

to have a minimum number of members to ensure that the union has sufficient strength to be able to fulfill certain key responsibilities. However, if it becomes too large, it risks being unmanageable and unresponsive to member concerns. It also requires a certain geographic coherence to permit efficient communication among members.

"Right-sizing" involves a number of trade-offs. The more members in an association, the more resources -- intellectual, financial, and other -- it can potentially mobilize. For self-reliance, as will be seen in section VII below, a certain critical mass is necessary. Larger associations are likely to be more highly visible and perhaps more attractive to outside donors. On the other hand, with size comes administrative complexity and problems of communication. Given the complexity of the issue, it is not surprising that while the associations have begun to think about and even take initial steps to resolve size problems, none have addressed the issue systematically or undertaken a comprehensive restructuring.

This evaluation made note of several factors that appear critical to determining the most appropriate size. While these factors do not imply a formula to be imposed on all associations, they do point to some important issues that should be considered when size questions are addressed by the associations. They also suggest a size range that is likely to be functional and appropriate in many (if not all) cases.

1. Issues of number of members

Each kafo should be represented on the cluster. In determining the number of kafos that can be effectively managed in an association, the critical element in our view is that every kafo should be represented at the cluster level. While this does not guarantee good communication or understanding by the rank and file of association issues, we believe that without this direct representation such communication and understanding will be almost impossible. In Njau where clusters represent 40-50 villages, this is not happening and it is a problem.

No more than three levels from the top to the bottom of the association. We believe that anytime there are more than three levels between the apex and the grassroots communication blockages will be insurmountable. Whether this is ExCo, zone, cluster, kafo (as in Njau) or ExCo, cluster, kafo, kabilo (as in Gunjur), the result is that the village woman hears only third-hand about decisions that are taken at the ExCo level. Information distortion and loss is inevitable.

2. Issue of Geographical Spread

Villages must be within a distance that can be effectively served by the animator. The ability of the animator to serve the kafos effectively depends on both the distances involved and his/her means of transport. This has been a controversial issue in the SGAs since the animators we visited had only pushbikes and were frustrated by their lack of mobility. For the most part animators are not now (with the exception of Njau) providing effective service at the kafo level.

Villages must be within a distance such that cost (in time and money) of getting representatives to ExCo and cluster meetings is not prohibitive. The clusters appear to be most functional when they regroup villages that are accessible by foot, animal transport, or public transport that is at least relatively frequent and inexpensive. When it takes a woman half a day or more to get to a meeting (not to mention the

Box 10 "Right-Sizing" the Associations

- * If every kafo is to be represented at the cluster level, the size of the association has natural limits. A cluster can probably not be operational if it has more than 12-18 members. (Where kafos are so large as to require subdivision into kabilos, then the question of kabilo representation [rather than kafo representation] on the cluster should be considered.)
- * We are also concerned that there not be more than 3 levels in the association. This means that the cluster must report directly to the ExCo. Here again, there is probably a natural limit of between 3-4 clusters per Association.
- * This suggests that the maximum size of the association is somewhere between 40 and 80 kafos -- depending on the size of the kafos, the distances involved, etc. This probably represents the outer limit of the number of kafos that can be served by a full-time animator as well. If the average kafo size in an area is 50 members, these guidelines suggest that total association membership will be on the order of 2,000 to 4,000 people. If the kafo size is on average closer to 100 members, then the association would have 4,000-8,000 members. As we shall see in section VII, a membership of this size is probably large enough to cover the core funding needed to ensure the financial sustainability of the association.

time to get home), the likelihood of her participation and the transmittal of information declines sharply.

Having set forth these basic principles, it then becomes possible to estimate what an appropriate sized SGA might look like. Box 10 provides guidelines, though this should certainly not be taken as a formula.

Issues for the Future

Associations should be encouraged to review their size in light of their own experience and the issues presented here.

Where associations decide to reorganize to optimize their size, the process should be facilitated with feed-back and advice where needed from other associations, CRS, etc.

VI. Impact of the Association on Members: SGA Activities

In conducting this evaluation we were keenly aware that organizations should not exist for their own institutional benefit, but rather to improve the wellbeing of their members. As we looked at institutional issues we always tried to keep in mind the ultimate relevance of each issue to the concerns of the membership. The question of impact came to the forefront of our thinking when we looked at the development activities of the association. We focused on two activities that were most easily compared over the three associations we visited: (1) sesame production and processing, which historically form the basis of the association, and (2) credit, which has more recently become a preoccupation for all the associations we studied.

In reviewing the impact of SGA activities on the membership, it was clear that this is an issue of considerable concern. When both leaders and rank and file discussed the meaning of "strength" as it applies to an association, their comments invariably fell into two categories. (1) Strength is unity and pulling together; (2) strength is the ability to generate real benefits for the women who belong to the association. One of the biggest challenges currently facing the associations is to identify project activities that can provide significant and widespread benefits to members. Women were initially attracted to the SGAs because sesame promised these benefits. For numerous reasons (outlined below) sesame no longer provides the attraction that it once did and the association risks losing members over time if alternative benefit producing activities cannot be found.

Sesame

Sesame was the original attraction that brought people to the association and was the glue that held them together in the early phases of the project. It provided the initial raison d'être for working together, both at the village level where sesame was introduced via the communal farm before there was enough seed to supply individuals, and at the association level where there was a need both for community management of the sesame presses and the production of sufficient quantities of seed to run the presses on a sustainable basis. But, as we see in Box 11, sesame is rapidly decreasing in importance in all of the SGAs visited.

The numbers of people benefitting from the presses have declined. Furthermore, the benefits of the press have always been skewed toward the wealthier: those with animals to plough the sesame fields and with cash to pay the up-front costs of transport and processing. Poorer farmers have had to go into debt, often at high rates of interest, in order to pay ploughing and processing fees. For this reason, the poor have often participated only in

the communal kafo farms where the costs of production and processing are shared. Communal farms, too, have provided only modest benefits, especially when transport costs are high as for villages like Kass Wolof. This analysis can be seen in the Benefit Matrix from Kass Wolof (Box 12).

The principal factor limiting the benefits of the oil press is its distance from users. Transport costs are elevated and the waiting time to recuperate the processed oil is especially burdensome because villagers have to

travel (and pay transport fees) in order to check on whether their seeds have been processed. The current presses, which centralize processing, limit the number of people who can benefit from sesame production, reduce the benefits to those who can afford to use the press, and generally skew the benefits toward the more wealthy. This is regrettable given that oil processing is one of the few income generating opportunities for rural Gambian women.

It is in this context that donor proposals to promote sesame exports and to encourage the sales of raw sesame are particularly worrisome. If sesame is sold unprocessed by village women, they lose the possibility of capturing the value added that would have been theirs had local processing been available. Until we know the price that will be paid by international buyers it is impossible to calculate with precision the difference between the amount they could gain by selling the seed or processing and

Box 11 Sesame is Declining in Importance as the "Glue" Holding the Associations Together

In Gunjur, sesame production is virtually nonexistent and the association sold the expeller. There is no longer any local processing capacity in that area.

In Njau approximately half the kafos are so far from the expeller that it is not economically worth their while to use it. Production of sesame has declined sharply in those villages. Villages closer to the expeller have continued to produce sesame but the oil mill has not worked well for over a year and has been completely out of order for several months now. A new engine is needed and the association does not believe that it can mobilize sufficient resources locally to repair it.

In Bakadagi, which has been considered the exemplary milling center, villagers are increasingly discouraged from using the mill due to the high costs of transport and the lengthy delays (several months) before the oil is processed. Reports that villages as close as 15 kilometers by paved road from the press are cutting back on sesame production due to these constraints suggest that under current economic conditions the catchment area of the press is significantly smaller than what had previously been assumed.

selling the oil. However, previous estimates⁴ suggest that processing may add as much as 30% to the value of the seed, especially if processing technology is available locally and transport costs are kept to a minimum.

The SGAs know that their future depends on members being able to gain real benefits from the association. In addition, since the associations grew up around sesame they have a particular interest in finding ways of continuing to benefit from the crop. As difficulties with the current oil presses continue to increase, a natural activity of the association would be to facilitate the experimentation and dissemination of a small-scale pressing technology such as the ram press. Such an activity would increase the credibility of the association among members who look to it for assistance especially on sesame related issues and would build the association's confidence as it finds itself able to respond to the priority concerns of its constituency. It would also begin to address the general need to develop projects that can provide real benefits to the membership. The principal constraint is the associations' lack of knowledge concerning alternative oil pressing technologies, a problem that could be overcome with little difficulty.

Credit

The second activity reviewed by the evaluation was the credit program. All of the associations we visited now sponsor credit programs for their members. In the case of Gunjur, the credit program is financed from money earned by the sale of their oil press. In Njau and Bakadagi, the credit is provided from savings of the association, principally money earned by the operation of the oil expeller. The credit program operates at two levels. First, the SGAs (usually through the clusters) lend a certain sum to their member kafos. These loans are usually for a period of 6 months and carry an interest rate of about 20% for the 6 month period. Each SGA has its own system of deciding which kafos will receive loans in a given year. In Gunjur, where the amounts of credit available are higher and the number of kafos is smaller, all kafos receive credit. In the others where the sums available are small relative to the number of kafos that want to participate, a rationing system is used so that each year a proportion of the dues-paying kafos are eligible for a loan. Decisions concerning who will receive the loans are generally made at the cluster level.

The second level of the credit program is at the kafo level. The kafo, having received money from the SGA, now loans it out to its members. Kafo interest rates are generally higher, as much as

⁴see Schoonmaker Freudenberger, A Ram Press for The Gambia? Washington, D.C: Appropriate Technology International, 1993.

Box 12 Kass Wolof Benefit Matrix

The Kass Wolof Benefit Matrix shows clearly the perception that the wealthy use and benefit from the press more than the average or poorer members of the community. We also note that the benefits of sesame have decreased substantially. Women put 10 beans to represent the benefits in the past and reduced the number to 4 for current beneficiaries. Note that the Kafo coos farm is no longer cultivated but was included for comparative purposes.

	Amount of Benefits	Benefits to Poor	Benefits to Average	Benefits to Wealthy
Indiv. sesame farms	<div> <div> <div>past 10</div> <div>.....</div> </div> <div> <div>.....</div> <div>4 Now</div> </div> </div>	<div> <div>.....</div> <div>5</div> </div>	<div> <div>.....</div> <div>3</div> </div>	<div> <div>.....</div> <div>2</div> </div>
Oil press	<div> <div>.....</div> <div>4</div> </div>	<div> <div>.....</div> <div>0</div> </div>	<div> <div>.....</div> <div>0</div> </div>	<div> <div>.....</div> <div>4</div> </div>
Kafo sesame farm	<div> <div>.....</div> <div>10</div> </div>	<div> <div>.....</div> <div>10</div> </div>	<div> <div>.....</div> <div>5</div> </div>	<div> <div>.....</div> <div>2</div> </div>
Credit	<div> <div> <div>To individual</div> <div>0</div> </div> <div> <div>.....</div> <div>To kafo 10</div> </div> </div>	<div> <div>.....</div> <div>9</div> </div>	<div> <div>.....</div> <div>2</div> </div>	<div> <div>.....</div> <div>2</div> </div>
Kafo Coos Farm	<div> <div>.....</div> <div>6</div> </div>	<div> <div>.....</div> <div>10</div> </div>	<div> <div>.....</div> <div>5</div> </div>	<div> <div>.....</div> <div>2</div> </div>

10% per month. Typically the difference between what the kafo earns in interest and what is paid back to the SGA remains in the kafo coffers. At the kafo level we found three different mechanisms for distributing the credit funds. (1) The credit is distributed equally between the members. This was common in both the Njau and the Bakadagi associations. With this system the amount loaned to each member is very small, typically between 10 and 20 D. (2) The credit is rationed among the members so that only a few people receive it, but the sums are more significant. In this case, the individual may receive as much as 100 D (Tanjé). (3) The credit is used to finance a kafo, rather than individual, activity. This was the case in some of the Kuntaur kafos where the money was used to fund soap-making or the group hiring of animal traction equipment to plough the fields of members who later reimburse the loan from their harvest.

We had the following observations concerning the functioning of the credit program and the benefits it provides to members:

If the credit program is to be judged on the timely reimbursement of loans, the program by all accounts has been a success. We heard of almost no cases where women had not paid back their loans on time with the required interest.

This alone says a lot about the solidarity of the association and members' sense of responsibility toward, particularly, their kafo.

However, if the program is judged on the real benefits received by members, the record is considerably more ambiguous. As one might expect, the credit program provides significant benefits to association members only where there are substantial income generating activities for women. This was notably the case in Tanje where women invest and earn sizeable profits due to their proximity to urban markets.

In areas where income generating activities are limited, the benefits of the credit program are infinitesimal to the kafo members; the credit program has served more as a fund-raiser for the association and kafos than as an income-generator for the members. In some cases (Kass Wolof), women report that they earn just enough to pay back their loans with the interest and keep no significant profits for themselves. This means that in effect they are contributing their labor for the benefit of the kafo.

The objectives of the credit program are not clearly defined in many of the associations and therefore the mechanics of how the program should work are confused and the benefits are in most cases extremely limited. The loans are often too small to permit any investment and the timing of the payback period is not always appropriate. (In Sare Bakary, women complain that a) the D 12.5 they receive from the program is small and b) the SGA requires payback just after the rains and before they have had time to sell their agricultural produce in order to reimburse the funds.

Issues for the Future

The SGAs are at a critical phase where, especially as the benefits of the oil press begin to wane, they must get involved in activities that show real and immediate benefits to their membership.

The credit programs need to be reviewed with careful attention to determining what the objectives of the program are and working out mechanisms for credit dispersal that are most likely to meet the objectives set forth.

The association needs further training at all levels in credit and the uses of credit. Wherever possible, credit should be linked to productive, income generating activities (e.g. oil pressing or sheep fattening) that have been the subject of careful studies to determine their feasibility.

The leadership (at ExCo, cluster and kafo levels) and the animator need training in feasibility analysis in order to better determine which activities will indeed provide significant benefits.

VII. Self-Reliance, Sustainability

The evaluation team was aware that questions about the self-reliance and sustainability of the SGAs have been a central concern to CRS. Can these associations become viable development agents for rural Gambia? To what extent are they weaning themselves from their initial dependence on CRS and becoming independent entities with their own institutional identity?

As noted above in the initial discussion of institutional maturity, the evaluation team identified several positive indicators of self-reliance that were highly encouraging on this issue. In analyzing self-reliance, we focused on two critical areas.

(1) Are the associations becoming more self-reliant in their ability to make decisions? and

(2) Are the associations becoming more self-reliant in their ability to mobilize resources?

In general we felt that the associations were more advanced on the first point: they have generally progressed further in their ability to make decisions than in their capacity to generate and mobilize the resources needed to be self-sustaining.

Self-reliance in Decision-making.

The associations' ability to make informed, well considered, and wise decisions depends on a number of factors.

Ability to initiate ideas For the most part we felt that the associations were quite strong on this dimension, particularly at the ExCo level where they draw on the ideas and dynamism of a wide group of women.

Ability to access information, from both inside and outside the organization. We have seen above that the associations have not yet met their potential to harvest ideas and information from the base. As ties to the base are strengthened (section IV) this is likely to increase. The associations' ability to access information from outside has until now depended largely on the dynamism and effectiveness of the animator. In Njau, where the animator has close ties to a wide variety of extension agents, there is considerable transfer of ideas and information. Much less of this happens in the other associations where the animators play, at best, a limited networking role.

Ability to analyze information. Once information is available, the associations need to analyze the data in order to

identify realistic options and to assess their appropriateness. This is where we noted the most systematic weakness in the decision making process. While the leaders are highly capable of analyzing issues in which they have ample experience, they are now increasingly being confronted by issues that are different from what they have dealt with before in both scale and complexity. These include, for example, considering options for investing sizeable sums of money (when Gunjur sold its oil press) or assessing the merits of various kinds of oil presses.

Ability to choose among options once the alternatives and issues have been clearly laid out. Once the options are laid out clearly, the associations have to make decisions that weigh the pros and cons of the various proposals. This requires a participatory decision making process that is able to draw on the collective experience and wisdom of association members in order to make a decision that is fair, appropriate, and responsive to the needs of the rank and file. We found this element to be variable among the associations we visited. We were particularly impressed with the sophistication with which the Njau ExCo discussed complex issues, for example, but were more doubtful about the Bakadagi ExCo's decision making acuity because discussions and decisions seemed to be so much less participatory.

In general, we were impressed that the associations appear to have considerably reduced their dependence on CRS for decision making. Each was able to offer concrete examples of decisions that had previously been made by CRS (and implemented by the SGA) but are now taken independently by the SGA. We noted, however, that the Animators, who could play a key role in strengthening the independence of the Association in decision making have in many cases not played this role, lacking training themselves.

Self-reliance in Resource Mobilization

It is unrealistic and inappropriate to think that the SGAs can become self-reliant in all the resources they will use as they become active development agents at the local level. Rather we should hope that they can become self-reliant in their ability to mobilize the resources they need, some of which will come from their own membership, while others are attracted from outside donors. The key is that they should not be dependent on CRS for continued infusion of financial support.

In order for the associations to become truly self-reliant in their ability to mobilize resources, they must be able to meet certain core expenses that are needed to ensure their institutional perpetuation (Box 13). It is too precarious to depend on others for these core funds which include the basic expenses of running the association. This includes particularly the costs of

holding meetings and paying the animator as well as other ancillary administrative expenses. If the associations can, in addition, build up a small base of counterpart funds this will help to attract outside donors who invariably expect some local contribution to any project they fund.

We found no evidence that the associations have developed a clear financial plan for their institutional self-reliance. Dues are a source of considerable controversy in many of SGAs largely because the members have no idea what dues are used for and see no immediate benefits from what they contribute. While dues contributions currently are used at least in part to pay animators salaries, (1) the members don't realize this and (2) they have no knowledge about what the animators do and therefore fail to make the connection between their contribution and services rendered. Hence there is need for both a more systematic approach to association financing and a clearer communication of the plan to the rank and file.

Box 13 Budgeting for Core Funds

The following illustrates the kind of analysis associations should undertake as they set up more systematic systems for core financing. First, they will need to estimate expenses for each of the following line items:

Animator salary	D 4800/year
Animator expenses (transport, etc.)	
Cost of ExCo Meetings	
transport	
food and other	
Cost of Cluster Meetings	
transport	
food and other	
Cost of other supplies (notebooks, etc.)	
Operating cushion	

Next they will need to review the size of the membership and the dues required to cover expenses. If associations are to retain animators and pay their expenses, the minimum membership needed is likely to be on the order of 5,000 people. If dues are fixed at D 2 per person, this would raise D 10,000, roughly half of which would be used for animator salary at current rates. The other D5,000 could then be used for meeting and miscellaneous expenses. Beyond this size, the cost of the animator per person goes down but so does the amount of service that the animator can provide to each kafo. Receipts from dues go up, but so do distances to reach meetings.... These are all trade-offs that need to be worked out by the associations in light of the particular circumstances they face.

Association Expenses. In determining the appropriate size of the associations (see section V), careful thought must be given to the issue of covering core expenses as outlined above. It is essential that the associations be able to cover these expenses from their own resources so as to have a secure base from which they can seek additional financing. This is also important to enable the association to keep focused on its members and their needs, rather than dancing to the tune of outside donors. For their part, members are likely to feel greater ownership for the association when they pay dues and understand the significance of those dues. Similarly, leaders will feel greater responsibility to respond to member concerns if core financing comes from the rank and file.

Each association needs to develop a budget for its core financing in order to pay the animator and cover meeting and related expenses. Then, depending on the size of the membership, it can determine the appropriate and necessary dues. Similarly, when the associations review their size and consider whether it makes sense to break into smaller groups, they should do a financial analysis to see whether the smaller groups will be able to cover their core costs. Such an analysis will also help the groups to decide how many meetings are really needed and to reflect on whether the meeting costs can be reduced.

Activity/Project Expenses. Project activities are best funded in part from the direct beneficiaries (a contribution from the kafo that will benefit, for example) and in part from grants from outside donors. At least for the moment, The Gambia does not suffer from a lack of donor resources for village level development. The challenge for the associations is to figure out how they can tap into those resources by making credible project proposals and using their institutional strength and unity to attract the interest of donors. At the moment, the associations we visited are only at the most elementary level of contacts with outside donors. Bakadagi successfully requested funding from CRS and Njau has initiated contacts with donors in hopes of getting better transport for their animator. The next phase of the project will have to put greater emphasis on helping the associations build the skills they need to diversify and increase their financial support.

Issues for the Future

The associations need to think through a number of management issues related to their core funding, including the most appropriate size for the association, how and where meetings should be held and how they can best be financed, the amount of dues that can be charged and how members can best be informed on the use of their dues.

The associations need to develop strategies for their financial self-reliance. They need to work out budgets for their core institutional funding and develop mechanisms to assure that funding through, for example, the collection of dues.

Training of animators and association and kafo leaders is needed in feasibility analysis and decision making. Some of the OEF materials on building business skills would be useful here as well as some of the tools of PRA that can be used for participatory planning.

Animators and/or leaders need further training in project proposal writing so that they can more effectively attract the interest of donors.

Knowledge of the SGAs is still very murky among donors and government. Misunderstandings of the CRS role may hamper the associations' ability to attract other donors. There is a need to educate the public more widely about the activities and institutional structure of the associations -- perhaps by encouraging some well researched articles in The Observer?

VIII. Recommendations

The conclusions of each of the preceding sections have presented "issues for the future" rather than specific recommendations. This was done very deliberately. The evaluation team believes that the associations are now at a stage where it would be inappropriate to make specific recommendations that have not been studied and reviewed by the leadership and/or rank and file. CRS has a deliberate and well-considered policy of institution building and our recommendations have to be consistent both with that policy and with our own evaluation of the strength of the associations. We believe that the SGAs are at a critical stage where they are capable, with only limited outside guidance, of reviewing issues and coming up with reasoned and appropriate decisions.

The danger of making precise recommendations is that they risk imposing our own preconceived notions of appropriate solutions to problems identified, rather than continuing a process of institutional support that encourages the SGAs to make their own decisions, thereby strengthening their self-confidence, increasing their experience, and reinforcing their institutional integrity. This is why, rather than recommending that a large association like Njau split into several smaller associations, for example, we raise the broader issue, noting that the associations should be encouraged to review their size and to reflect creatively on how they might be "right-sized".

This raises the question of the appropriate role for CRS in the next phase of this institutional strengthening. Does CRS have a role now that the associations have gained a certain level of institutional integrity? The answer, we believe, is a resounding yes. The associations are at a delicate stage where they are capable of taking on added responsibilities and have matured to a level where they can make many decisions on their own -- and should be encouraged to do so. They are also still very vulnerable, however, due to their limited experience and still rather shallow institutional depth. Checks and balances within the association are still weak, as is accountability to the membership. There are gaps of information and analysis that are likely to hinder the ability consistently to make wise decisions. The associations are at this stage rather like teenagers who have learned how to drive a car but don't always have the maturity or experience to know their limits when behind the wheel.

There is, in short, still a role for an advisor who, while complementing the strengths of the association in the short-run, seeks to transfer knowledge and skills so that s/he will not be necessary in the long run. The key to the effective advisor role is for CRS not to take on any of the activities that the associa-

tion can do while strengthening its ability to contribute usefully in areas where the associations are still relatively weak. In general, CRS should not be in a position of making decisions but should, where appropriate help provide information and facilitate analysis that would help the associations to make their own, more informed decisions. Each interaction with the association should be an opportunity to transfer some skill that will strengthen the association's capacity in the long term.

Examples of CRS role as a partner/advisor to the SGAs:

Finance workshops on themes decided in conjunction with the SGAs. These could include a number of the issues that have come out of this evaluation such as SGA size, working out budgets and financial self-reliability, etc. Such workshops should provide an opportunity for leaders from different associations to share information and to talk with "experts" who can offer practical advice.

Provide training in areas that are identified as important with the associations. These might include feasibility studies, project proposal writing, etc. Wherever possible these training should be linked to an immediate need of the association so that, for example, a feasibility "training" takes place in conjunction with the association's decision concerning whether to invest in a millet grinder and what kind. Part of the CRS role here is to keep an eye on what kinds of training might be useful and when it would be most appropriate. It is not always easy for a group to identify for itself the areas where its analytic or decision making skills are weak -- at least not until the decision proves to be a bad one and the damage has been done.

Help to network among the associations and between the association and outsiders until these links are more established. CRS might, for example, be able to suggest leaders from one SGA who have special competencies and could serve as a consultant to another association which needs help in a particular way. They might also guide the associations toward particular donors who might be interested in a project proposal. Wherever possible, expertise from inside the association network should be used before turning to outsiders.

Provide information that is beyond the experience/reach of the association. Information on technologies (e.g. ram press and other sesame mills), activities (e.g. the way credit schemes have run in other parts of the world), and management issues will increase the association's ability to make decisions in areas where they have only limited experience.

Keep a watchful eye on the associations' relationships with other donors. Linkages to donors involve both opportunities and risks

(Box 14).

Some

(possibly most) donors will be looking for a relationship with the association in order to further their own objectives. These objectives may or may not be compatible with the goals of the association and the interests of their members. The associations do not yet have the experience necessary to distinguish between the two cases and neither are they sufficiently sophisticated to be wary of outside "assistance".

CRS can help the associations to become more capable at judging the implications of collaboration.

Provide carefully targeted financial support. CRS' financial support should continue to be oriented toward the institutional strengthening of the associations. This is where CRS has a particular comparative advantage and is sensitive to the issues involved. Financial support, especially for the "core" budget, will require a careful assessment by CRS and the associations to ensure that it does not interfere with principle of self-reliance. Nevertheless

Box 14 The Pitfalls of "Assistance"

Two examples noted during this evaluation illustrate the pitfalls of donors wishing to use the associations to advance their own agendas.

One of the major bilateral donors has expressed interest in using the SGAs to promote the export of sesame seed. This fits into the donors' program to export agricultural products. It is not, however, in the interests of the association members who would do much better if they were helped with processing equipment that could press the seeds to oil locally. The associations are not aware of local processing equipment and are thus not able to suggest an alternative to what the donor is proposing.

One of the major multilateral donors is promoting the increased use of fertilizer. The donor identified one of the SGAs as a potential distributor of fertilizer. The fertilizer was provided on credit (the SGA provided about half the cost upfront) but was not delivered to the SGA until July 28th, far too late to allow for distribution in time for the farming season. The SGA is nonetheless responsible for repayment, even though the fertilizer will probably be spoiled before it can be used. The association does not know that in such cases they can and should establish contracts with the donor so that if the materials are not delivered in a timely fashion they do not have to be responsible for repayment.

there are some areas where reinforcement may be appropriate, especially in these early phases when member benefits -- and hence members' willingness and ability to support the association financially -- are still low. These might include, for example, providing salary supplements for animators for each year of service to reward those who "stick-it-out" with the association or providing a motorcycle if the association can cover the operating and maintenance costs. Another way to do this would be to provide "matching grants" so that for every D 100 of dues collected, CRS would provide a grant equal to, say, 30% or 50% of the amount collected.

In order to be a useful partner, CRS must be knowledgeable. It is already and will have to continue to be knowledgeable about the associations and their activities in order to be proactive in identifying areas where the associations are likely to need assistance (in training, for example). Hence a certain number of monitoring activities are still recommended. CRS will also have to be substantively knowledgeable in ways that can complement the associations in the activities they undertake. This means, for example, that the staff working on the project need themselves to have a clear sense of the feasibility of various income generating projects/activities. They will need to have a good base of knowledge about credit and be capable of judging whether the interventions of another donor are likely to be in the interest of the association or to cause problems of some kind. The greater the understanding of these issues and the more qualified the CRS staff interacting with the associations, the more subtle their approach can be. With experience they will become better at allowing the associations to follow their own path with only subtle guidance where needed and will become more adept at identifying critical pieces of missing information and training needs.

There will be some need for rather routine monitoring, and continued training on basic issues such as bookkeeping and minutes. However, many of the issues that will confront the associations in the coming year(s) are more complex. CRS should review its staffing at, especially, the "trainer" level to determine whether the individuals now working with the program have the profile needed to take on these more sophisticated tasks.

The SGAs are exciting, young organizations with the potential to become important local development agents in The Gambia. CRS has reason to be proud both of its initial decision to launch the SGAs as well as its continuing respect of the process of institutional strengthening. It has already had to work through difficult issues as it moved from operationality to institutional support. The dynamism of the associations are testimony that its decisions have for the most part been well considered and sound. These challenges will become even greater as the SGAs mature and

CRS figures out how it can continue to best support these fledgling partners. Too little attention and the associations will flounder -- or be drowned under the attentions of less sensitive donors. Too much (or misguided) attention and CRS will smother the sense of initiative and independence that it has nurtured during this first phase. The key is for all involved to continue to think through each new action and where possible to work out the modalities of the partnership with the associations themselves. These discussions should explicitly focus on how assistance (training, financial support, etc.) can be offered without jeopardizing the associations' independence. The process will not be an easy one, but CRS should take courage from its success thus far and embrace with renewed vigor the challenges ahead.

Appendix I
Program of the Evaluation

Monday 25 October	Banjul	
Tuesday 26	Banjul	
Wednesday 27	Gunjur	Map, Venn, Historical Matrix
Thursday 28	Tanje	Map, Venn, 6 SSIs (credit)
Friday 29	Tanje	Historical Matrix, Benefit Matrix, 6 SSIs (Member knowledge), Kafo Feedback
Saturday 30	Tujering	Venn Resource flow, Animator interview, Bean Activity (structure)
Monday 1	Banjul	Interview Sanna Jabang, Ag input office: Discussion with Adam Shaffer, Nancy McKay, Bonnie Pounds, USAID
Tuesday 2	Njau	Venn Diagram
Wednesday 3	Njau	Historical Matrix
	Kass Wolof	Venn Diagram, SSI (Credit)
Thursday 4	Kass Wolof	Benefit Matrix, Historical Matrix, Kafo Feedback
	Ndownen	Venn Diagram, Historical Matrix, Benefit Matrix, SSI (credit)
Friday 5	Kuntaur	Animator interview Venn Resource Flow
Monday 8-	Bakadagi	Venn Diagram, Historical Matrix SSI, CRS Trainers (Oumar Camara, Nene Diallo)
Tuesday 9	Sare Bakary	Venn Diagram, Benefits Matrix, SSI (literacy facilitator)
	Sande Kunda	Venn Diagram, Benefit Matrix
Wednesday 10	Sare Bakary	Historical Matrix, Bean Analysis (Sesame production), SSI (member knowledge), kafo feedback
	Sande Kunda	SSI (credit) Historical Matrix
Thursday 11	Sahadatou	Animator Interview, Map, Bean Analysis
Friday 12	Banjul	Analysis
Saturday 13	Banjul	CRS debriefing

Appendix II
Checklist of Techniques and Issues
SGA Evaluation

This list comprises core issues to be addressed at each site. It is not intended to be restrictive. Other interesting leads and issues should be followed as they come up.

I. EXECUTIVE COMMITTEE LEVEL

Number of members of ExCo
How long served (turnover)
If changed, why and how new members selected

Venn Diagram (of SGA hierarchy)
Structure of SGA
Outside linkages (knowledge, money, goods)
Where do these linkages originate
Role of CRS vis a vis other donors
Communications channels, information flows
Effect of association on kafos
Does ExCo consult and/or inform other levels when major decisions are made...how
Role and purpose of Cluster
What benefits do leaders at each level get from being SGA leaders

Historical Matrix (Explore each variable; look for concrete examples to explain any significant changes in number of beans)
Number of kafos belonging
Usefulness of animator
Effectiveness of ExCo
Effectiveness of Cluster
Usefulness of General Assembly meeting
Number of activities (sponsored by SGA)
Proportion of kafos paying dues
Financial health of SGA
Self-reliance
Overall strength
Discussion of Future: vision for the SGA

Case Study of SGA Activity: CREDIT
History: where did the idea come from
Role of ExCo: conception, implementation
Where does the capital come from
How it works
Committee's perception of success
Problems encountered

Review ExCo Records

II. KAFO LEVEL

Venn Diagram

- Relationship of SGA to other traditional and recent social structures
- Are there subgroups (kabilos or other)
- Role of men in SGA
- Linkages to outside, who initiated
- Relationship with SGA structure
- Role of animator
- Perceptions of CRS role
- SGA/HNP relationships

Beans Activity

- Proportion of village women belonging to SGA kafo
- Why those not belonging don't join
- Membership increasing or decreasing
- How many pay dues
- How many participate in various activities (sesame, credit, etc.)

Case Study of SGA Activity: CREDIT (SSI with small group)

- How the program works
- How decided who gets loans
- What happens to interest earned
- What is default rate
- Were other credit alternatives available to women before SGA program, what was interest rate
- How many people have gotten loans
- Have leaders gotten loans

Questions to 2-3 people who have received loans:

- How many times have they received loans
- What activities did they invest in
- What net profit (after all expenses) did they get

Are individual stories representative?

- What kinds of activities are kafo members investing in
- What is range of profit received
- Have any members lost money
- What problems have been experienced
- How has it benefited kafo, individuals

(Kafo Level, continued)

Historical Matrix: explore each variable, with specific explanations of changes in number of beans wherever possible. (3-4 time periods from women's youth to present.)

- Number of members
- Number of activities
- Number of meetings in a year
- Mutual assistance
- Financial strength
- Self reliance
- Overall strength

Vision for kafo

Semi-Structured Interview with Individual Kafo Members (3-4 at random)

- Length of time she has been a member
- Activities she participates in
- Has she received credit
- Does she know where money for credit program comes from
- Does she know where kafo dues go
- Does she know what cluster is, where it is located, who the president is
- Does she know what ExCo is, where it is located, who president is
- Find out how much she knows about major SGA decisions.

Benefit Matrix

Horizontal Axis: (1) Number of people benefitting, (2) Importance of Benefits, (3) Men/Women, (4) Poor. Average, Rich. (5) Leaders, kafo members, non-members.

Vertical Axis: List each of projects that village has experienced from SGA, including oil mill

Discuss idea of individual vs kafo vs association benefits

Review Records

III. Cluster Level

Map

- Villages with SGA kafos in cluster
- Which villages have which activities
- Where do leaders of ExCo come from
- Which villages pay dues
- Which villages grow sesame
- Evolution of membership: increasing or decreasing
- Villages without SGA kafo, why they don't join
- Ranking of villages (note where study village falls) by "strength of kafo"
- What does "strength" mean

Venn Diagram--Resource Flow

- Structure of SGA
- Resource flows between levels: training and finances
- What resources pay for meetings (e.g. cluster)
- How are dues collected and paid
- What activities are implemented at each level

Vision for SGA

Animator Interview

- Principal activities
- How many kafos has he been to in last year
- What did he do there
- How does he get from one village to another
- How much and how is he paid, other benefits
- What are the most important skills he contributes to SGA
- What areas does he feel weak in
- Differences in villages with ExCo leaders or not
- Leader come from what socio-economic group (beans)
- How are leaders selected
- What benefits do leaders receive at each level
- What areas does he feel are weakest in SGA

Review of Records